

**Information to identify the case:**

Debtor 1	<u>Melissa M. Halfpenny</u>	Social Security number or ITIN	xxx-xx-4088
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-30462-ABA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Melissa M. Halfpenny  
aka Melissa A. McLaughlin

8/4/22

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Melissa M. Halfpenny  
Debtor

Case No. 19-30462-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Aug 04, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2022:**

Recip ID	Recipient Name and Address
db	+ Melissa M. Halfpenny, 1602 Sheridan Lane, Jeffersonville, PA 19403-3337
aty	Jon D Batastini, Garrett & Batastini PA, 3318A Simpson Ave, Ocean City, NJ 08226
r	+ John Walton, Keller Williams Jersey Shore, 1 Atlantic Avenue, Ocean City, NJ 08226-4322
cr	+ Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
518653956	+ All Claims Adjusters LLC, 16 Hartford Lane, Newtown, PA 18940-1670
518539321	+ All Claims Adjusters LLC, 118 N State St, Newtown, PA 18940-2058
518671882	+ PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
519218687	+ PRPM 2021-3, LLC, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
519218688	+ PRPM 2021-3, LLC, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708, PRPM 2021-3, LLC Rushmore Loan Management Services 92619-5004
519325696	+ U.S. Bank Trust National Association, as, Trustee of the LB-Cabana Series IV Trust, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
519325697	+ U.S. Bank Trust National Association, as, Trustee of the LB-Cabana Series IV Trust, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708 U.S. Bank Trust National Association, as 92619-500
518574010	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y , 1000 Blue Gentian Road, Eagan MN 55121-7700
519262803	+ West Norriton Township, James R. Wood, Esquire, Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
519262300	+ West Norriton Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
519262297	+ West Norriton Township, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 04 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 04 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518539322	+ EDI: IRS.COM	Aug 05 2022 00:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518539324	+ Email/Text: bnc@nordstrom.com	Aug 04 2022 20:37:41	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
518539325	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 04 2022 20:38:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
518544054	+ EDI: RMSC.COM	Aug 05 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518539326	+ EDI: RMSC.COM	Aug 05 2022 00:33:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518539327	EDI: WFHOME		

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Aug 05 2022 00:33:00

Wells Fargo Home Mortgage, Attn: Written  
Correspondence/Bankruptcy, Mac#2302-04e Pob  
10335, Des Moines, IA 50306

518650854

Email/Text: BKSPSElectronicCourtNotifications@spservicing.com

Aug 04 2022 20:38:00

Wilmington Trust, NA et. al., c/o Select Portfolio  
Servicing, Inc., P.O. Box 65250, Salt Lake City,  
UT 84165-0250

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
518539323	##+	KML Law Group, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Wilmington Trust NA, successor trustee to Citibank, N.A., as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust 2006-5, Mortgage Pass-Through Certificate dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jonathan C. Schwalb	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, as Trustee of the LB-Cabana Series IV Trust bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for PRPM 2021-3, LLC bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor Wilmington Trust NA, successor trustee to Citibank, N.A., as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust 2006-5, Mortgage Pass-Through Certificate kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Lee Martin Perlman	on behalf of Debtor Melissa M. Halfpenny ecf@newjerseybankruptcy.com

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mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor Wilmington Trust NA, successor trustee to Citibank, N.A., as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust 2006-5, Mortgage Pass-Through Certificate rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10